
Ottawa, December 2019

To: Retirees Participating in the NAV Canada Bargaining Agents Association (NCBAA) Health and Welfare Trust Fund

Re: Premium Increase Effective January 1, 2020

Premium Change January 1, 2020

On an annual basis, the Board of Trustees reviews the financial and claims experience of the NCBAA Benefit Plan. This year, the renewal justifies a 20% increase. This increase is driven by higher claims utilization due to rising prescription drug and health care costs. Members currently fund 40% of the premiums.

Effective January 1, 2020 your portion of the single coverage premium will increase from \$55.91 to \$63.07 or from \$111.34 to \$125.59 for family coverage.

The following table summarizes the premiums and cost sharing arrangement:

Coverage Type	Total Current Premiums \$	Current Retiree Share \$	Total New Premiums \$	New Retiree Share \$
Single	131.40	55.91	157.69	63.07
Family	261.67	111.34	313.99	125.59

Should you have any questions, please do not hesitate to contact the plan administrator, Coughlin & Associates Ltd., at 613-231-2266, or toll free at 1-888-613-1234.

Fraternally yours,

The Board of Trustees

Ruth Beilman
Scott Chamberlain
David Gainforth

